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E-FILED: April 12, 2010

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEVADA

In Re:)	Case No. BKS-- 09-22341-BAM
)	Chapter 13
)	
Kenneth Shaddy and Cassandra Clemons)	
)	Hearing Date: April 13, 2010
)	Hearing Time: 1:30 PM
Debtor(s).)	
)	
)	
)	

**AFFIDAVIT IN SUPPORT OF DEBTOR'S OPPOSITION TO MOTION FOR
RELIEF FROM AUTOMATIC STAY**

STATE OF NEVADA)
) ss.
COUNTY OF CLARK)

Michael Richman says:

1. That Affiant makes this Affidavit of my own personal knowledge
2. Affiant is competent to testify as to the matters herein.
3. Affiant is an employee of Haines and Krieger Loan Modifications, LLC.
4. On or About July 2009, Debtor(s) contacted Affiant for the purpose of obtaining a modification of their mortgage loan with America's Servicing Company (ASC).

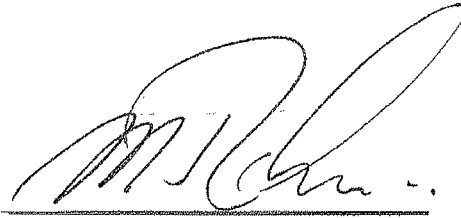
5. On October 2, 2009, Debtor's authorizations were faxed to ASC.

On October 13, 2009, Debtor's loan modification package was faxed to ASC.

On December 1, 2009, processor called lender and spoke to Angela (ID EGG) and Angela said that Maribel Garcia is reviewing the file and no decision regarding the modification has been reached. On February 8, 2010, processor, Renisha, called lender at 877-222-7875 and spoke with Harold (ID X1V) and processor was informed that the file is still under review and that they are hoping to have a decision within a couple of weeks. The lender is not requesting for any updated documents at this time. At the MFR hearing on 2/9/10, Attorney Griffin was given a denial letter from the opposing counsel. This denial was for the regular loan modification, it states on the letter that the file has been referred to the HAMP department for further consideration, thus the file is still in review. On April 1, 2010, the file was denied because the income is too low and file is eligible for re-submission. On April 12, 2010, processor called lender and spoke with Michael and processor was informed to add Cassandra's contribution to the household even though she is not on the loan. Processor will re-work financials and re-submit file.

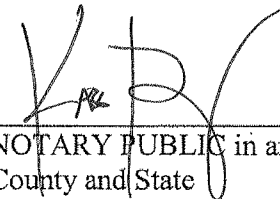
6. I will continue to provide updates to Debtor(s) and the lenders attorney as, further information becomes available.

DATED: April 12, 2010



Affiant

SUBSCRIBED and SWORN to before
me this 12 day of June 2010.



NOTARY PUBLIC in and for said
County and State